

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 District of Puerto Rico

In re:  
 YAMIL ORTIZ LAUREANO  
 KAROLYN W RENTAS COSME  
 Debtors

Case No. 12-05546-MCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0104-3

User: admin  
 Form ID: b9i

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Jul 16, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2012.

db/jdb +YAMIL ORTIZ LAUREANO, KAROLYN W RENTAS COSME, 717 CALLE KENNEDY, LAS CUMBRES,  
 SAN JUAN, PR 00926-5629  
 smg DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424-B, SAN JUAN, PR 00902-4140  
 smg FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192  
 smg PR DEPARTMENT OF LABOR, PRUDENCIO RIVERA MARTINEZ BLDG, 505 MUNOZ RIVERA AVENUE, 12 FLOOR,  
 SAN JUAN, PR 00918  
 3512708 +ACUARIUS VACATION CLUB, P O BOX 191814, SAN JUAN, PR 00919-1814  
 3512709 +Att Services, Po Box 192830, San Juan, PR 00919-2830  
 3512710 +BPPR, P O BOX 366818, SAN JUAN, PR 00936-6818  
 3512712 First Federal Savings, Automobile Loans, San Juan, PR 00908  
 3512713 +HOSP. AUXILIO MUTUO, P O BOX 191227, SAN JUAN, PR 00919-1227  
 3512717 +LICEO DE ARTE, P O BOX 1889, CAGUAS, PR 00726-1889  
 3512716 +Liberty Cblv, P O BOX 719, Luquillo, PR 00773-0719  
 3512718 +MBTI, 1256 PONCE DE LEON 1 1/2, SANTURCE, PR 00907-3965  
 3512719 +SAMS, GE MONEY BANK, P O BOX 530942, ATLANTA, GA 30353-0942  
 3512720 +SCOTIABANK, P O BOX 362230, SAN JUAN, PR 00936-2230  
 3512721 +Security Credit Servic, 2653 W Oxford Loop, Oxford, MS 38655-2929

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jpc@jpcclawpr.com Jul 16 2012 18:48:51 JOSE M PRIETO CARBALLO, JPC LAW OFFICE,  
 PO BOX 363565, SAN JUAN, PR 00936-3565  
 tr E-mail/Text: ebnmail@chl3-pr.com Jul 16 2012 18:49:50 JOSE RAMON CARRION MORALES,  
 PO BOX 9023884, SAN JUAN, PR 00902-3884  
 smg E-mail/Text: ustpreion21.hr.ecf@usdoj.gov Jul 16 2012 18:52:02 US TRUSTEE, EDIFICIO OCHOA,  
 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1922  
 ust E-mail/Text: ustpreion21.hr.ecf@usdoj.gov Jul 16 2012 18:52:02 MONSITA LECAROS ARIBAS,  
 OFFICE OF THE US TRUSTEE (UST), OCHOA BUILDING, 500 TANCA STREET SUITE 301,  
 SAN JUAN, PR 00901  
 3512711 E-mail/Text: cfigueroa@crimpr.net Jul 16 2012 18:49:51 CRIM, P O BOX 195387,  
 SAN JUAN, PR 00919-5387  
 3512714 EDI: IRS.COM Jul 16 2012 18:53:00 IRS, P O BOX 21125, PHILADELPHIA, PA 19114  
 3512715 EDI: RMSC.COM Jul 16 2012 18:53:00 JCPENNY, P O BOX 364788, SAN JUAN, PR 00936-4788  
 TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

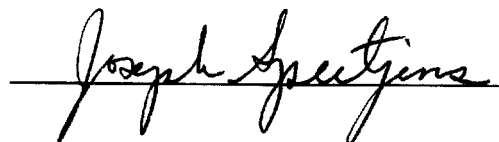
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2012

Signature:



District/off: 0104-3

User: admin  
Form ID: b9i

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Jul 16, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on July 14, 2012 at the address(es) listed below:  
NONE.

TOTAL: 0

UNITED STATES BANKRUPTCY COURT District of Puerto Rico

**Notice of  
Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 7/13/12.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

YAMIL ORTIZ LAUREANO  
717 CALLE KENNEDY  
LAS CUMBRES  
SAN JUAN, PR 00926

KAROLYN W RENTAS COSME  
aka KAROLYN WALESKA RENTAS COSME  
717 CALLE KENNEDY  
LAS CUMBRES  
SAN JUAN, PR 00926

Case Number:  
12-05546-MCF13

Social Security / Individual Taxpayer ID / Employer Tax ID / Other  
nos:  
xxx-xx-2768  
xxx-xx-8619

Attorney for Debtor(s) (name and address):

JOSE M PRIETO CARBALLO  
JPC LAW OFFICE  
PO BOX 363565  
SAN JUAN, PR 00936-3565  
Telephone number: 787-607-2066

Bankruptcy Trustee (name and address):

JOSE RAMON CARRION MORALES  
PO BOX 9023884  
SAN JUAN, PR 00902-3884  
Telephone number: 787 977-3535

**Meeting of Creditors**

Date: **August 16, 2012**

Time: **11:00 AM**

Location: **OCHOA BUILDING, 500 TANCA STREET , FIRST FLOOR, SAN JUAN, PR 00901**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): **11/14/12**

For a governmental unit (except as otherwise  
provided in Fed. R. Bankr. P. 3002 (c)(1)): **1/9/13**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 10/15/12**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Filing of Plan, Hearing on Confirmation of Plan**

The debtor has filed a plan. The hearing on confirmation will be held:

Date: **September 14, 2012**, Time: **01:30 PM**, Location: **300 RECINTO SUR STREET, COURTROOM 3 THIRD FLOOR, SAN JUAN, PR 00901**

The confirmation hearing may be continued from time to time by announcement at the confirmation hearing of the continued date and time without further written notice.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Address of the Bankruptcy Clerk's Office:**

Jose V Toledo Fed Bldg & US Courthouse  
300 Recinto Sur Street, Room 109  
San Juan, PR 00901  
Telephone number: (787) 977-6000

**For the Court:**

Clerk of the Bankruptcy Court:  
MARIA DE LOS ANGELES GONZALEZ, ESQ.

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 7/14/12

## EXPLANATIONS

B9I (Official Form 9D) (12/11)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts Website: ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx</a> ) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	